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FAX COVER LETTER

February 18, 2004

TO:

Examiner B. Van Doren

COMPANY:

U.S. Patent and Trademark Office

PHONE: FAX:

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FROM:

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Serial No. 09/520,943

Attorney Docket No. AND1P525 (60021-352501)

COMMENTS:

I hereby certify that this correspondence is being transmitted via facsimile to

Examiner B. Van Doren at the U.S. Patent and Trademark Office on February 18, 2004.

Ann Pommier

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FEB 1 8 2004

Serial No.: 09/520,943

In reply to Office Action mailed: November 18, 2003

Page 1 of 11

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial #:

09/520,943

Applicant:

Andrew E. Fano et al.

Filed:

March 8, 2000

Title:

MAKING FINANCIAL DECISIONS BY BALANCING GOALS IN A FINANCIAL

MANAGER

Group Art:

3623

Examiner: Docket #:

B. Van Doren

AND1P525 (60021-352501)

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Ann Pommler

Mail Stop AF Commissioner for Patents P.O. Box 1450, Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL .

In response to an Final Office action mailed November 18, 2003 (hereinafter "Office Action"). Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

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